

EXHIBIT A

MIG Capital Management Inc.

PO Box 263484
Tampa, FL 33685-3484

Toll: (866) 479-3664

Fax : (813) 884-7744

February 27, 2012

JONAS, STEPHEN
6455 S 20TH ST APT 9S
OAK CREEK, WI 53154

ORIGINAL CREDITOR: EZ MONEY_INSTALLMENT LOAN
ORIGINAL CREDITOR ACCOUNT#: [REDACTED] 893
CLIENT: PORTFOLIO AMERICA ASSET MANAGEMENT, LLC
CLIENT ACCOUNT#: [REDACTED] 8124
FILE #.....: 1771081
CURRENT BALANCE: 2582.39

Dear Stephen Jonas,

We have received your EZ MONEY_INSTALLMENT LOAN account for collection of the balance in full.

-Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account, we would like to discuss this matter with you and make necessary arrangements to get the balance resolved.

CALL NOW! To resolve your account, please contact us **TOLL FREE** at (866) 479-3664 and any of our account managers will be able to assist you.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of the judgment and mail you a copy of such judgment or verification. If you request from this office in writing, within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. This communication from a debt collector is an attempt to collect a debt, and any information obtained will be used for that purpose.

Thank You.

IRIS LOCKLEAR
Account Representative

5811 * Memorial Hwy * Suite 208 * Tampa * FL * 33615

EXHIBIT B

COPY

March 16, 2012

Stephen R. Jonas
6455 S. 20th Street
Apt. 9
Oak Creek, WI 53154

MIG Capital Management Inc.
PO Box 263484
Tampa, FL 33685-3484

Re: File # 1771081

To whom it may concern:

This letter is being sent to you in response to a notice sent to me on February 27, 2012. Be advised that this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) that your claim is disputed and validation is requested.

This is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to the above named Title and Section. I respectfully request that your offices provide me with competent evidence that I have any legal obligation to pay you.

Please provide me with the following:

- What the money you say I owe is for.
- Explain and show me how you calculated what you say I owe.
- Provide me with copies of any papers that show I agreed to pay what you say I owe.
- Prove the Statute of Limitations has not expired on this account.
- Provide me with your license numbers and Registered Agent.
- That you are able to legally collect a debt in my state of residence.

At this time I will also inform you that if your offices have reported invalidated information to any of the 3 major Credit Bureau's (Equifax, Experian or TransUnion) this action might constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent I will not hesitate in bringing legal action against you for the following:

- Violation of the Fair Credit Reporting Act
- Violation of the Fair Debt Collection Practices Act

- Defamation of Character

If your offices are able to provide the proper documentation as requested in the following Declaration, I will require at least 30 days investigating this information and during such time all collection activity must cease and desist.

Also during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes listing any information to a credit reporting repository that could be inaccurate or invalidated or verifying an account as accurate when in fact there is no provided proof that it is.

If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

I would also like to request, in writing, that no telephone contact be made by your offices to my home or to my place of employment. If your offices attempt telephone communication with me, including but not limited to computer generated calls and calls or correspondence sent to or with any third parties, it will be considered harassment and I will have no choice but to file suit. All future communications with me MUST be done in writing and sent to the address noted in this letter by USPS.

It would be advisable that you assure that your records are in order before I am forced to take legal action. This is an attempt to correct your records; any information obtained shall be used for that purpose.

Regards,

Stephen Jonas

EXHIBIT C

Dble Side
 PSA Bklt
 (Forever)
 Lady
 Liberty/Flag
 Dble Side
 PSA Bklt
 TAMPA FL 33685 Zone-6
 First-Class Letter
 0.80 oz.
 Return Rcpt (Green Card)
 Certified
 Label #:
 70113500001-
 70311
 \$2.35
 \$2.95
 \$0.45
 \$9.00
 \$9.00
 \$9.00

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)
 For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	\$0.45
Certified Fee	\$	\$2.95
Return Receipt Fee (Endorsement Required)	\$	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$	\$0.00
Total Postage & Fees	\$	\$5.75

0224
 0224
 Postmark
 Here
 MAY 10 2012
 BEAUMONT STATION, MINN. WI. 53224

Sent To
 Street, Apt. No.,
 or PO Box No.
 City, State, ZIP+4
MI6 Capital

PS Form 3800, August 2006 See Reverse for Instructions

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)
 For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	\$0.45
Certified Fee	\$	\$2.95
Return Receipt Fee (Endorsement Required)	\$	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$	\$0.00
Total Postage & Fees	\$	\$5.75

0051
 10
 Postmark
 Here
 2012
 04/13/2012
 RACINE, WIS. 53400

Sent To
 Street, Apt. No.,
 or PO Box No.
 City, State, ZIP+4
MI6 Capital

PS Form 3800, August 2006 See Reverse for Instructions

Total:

Paid by: \$5.75

Cash \$6.00

Change Due: -\$0.25

 BRIGHTEN SOMEONE'S MAILBOX. Greeting cards
 available for purchase at select Post
 Offices.

EXHIBIT D

--- On Mon, 3/19/12, MIG Capital <cm@migcapital.com> wrote:

From: MIG Capital <cm@migcapital.com>
Subject: EZ MONEY
To: STEPHEN.JONAS@SBCGLOBAL.NET
Date: Monday, March 19, 2012, 7:43 AM

EXHIBIT E

MIG Capital Management Inc.

PO Box 263484
Tampa, FL 33685-3484

Toll: (866) 479-3664

Fax : (813) 884-7744

March 19, 2012

JONAS, STEPHEN
6455 S 20TH ST APT 9S
OAK CREEK, WI 53154

COPY

ORIGINAL CREDITOR: EZ MONEY_INSTALLMENT LOAN
ORIGINAL CREDITOR ACCOUNT#: [REDACTED] 1893
CLIENT: PORTFOLIO AMERICA ASSET MANAGEMENT, LLC
CLIENT ACCOUNT#: 10128124
FILE #.....: [REDACTED] 1081
CURRENT BALANCE: 2582.39

Dear Stephen Jonas,

Our Client has authorized us to accept less than the full balance to settle your account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account, we would like to discuss this matter with you and make necessary arrangements to get the balance resolved.

**If we receive payment by March 26, 2012 in the amount of \$1291.20,
We will consider the account balance settled in full. We also agree that by paying this
amount, you will no longer be subject to further collections and this account or alledged
remaining balance will not be transfered or sold to any other agency or successor. Upon
receipt and verification of payment, you will be provided a receipt indicating a zero
balance on this account.!**

CALL NOW! To take advantage of this opportunity, please contact us **TOLL FREE** at (866) 479-3664 and any of our account managers will be able to assist you.

MAIL or Other Payment Methods! You may prefer to resolve your account using alternative payment methods, please contact our office and our account representatives will explain the options that are currently available to you (Money gram, Money Order ect.).

*This communication from a debt collector is an attempt to collect a debt, and any
information obtained will be used for that purpose.*

Thank You.

IRIS LOCKLEAR
Account Representative

5811 * Memorial Hwy * Suite 208 * Tampa * FL * 33615

CS/10035

EXHIBIT F



5811 Memorial Hwy, Suite 208, Tampa, FL 33615
Phone: 866-479-3664 Fax: 813-884-7744

MARCH 29, 2012

To Jonas, Stephen R

This letter is in response to the request for validation of debt. We have received your request and have taken the necessary actions toward gathering this information by notifying our client of your request. However, the information that is needed may take anywhere from 45 to 90 days to retrieve from our client as everything must be verified and checked. During this period there will be no attempt by our office to contact you until the validation process is complete. Please feel free to contact us with any questions that you may have.

Best Regards,

MIG Capital Management

EXHIBIT G



RE: EZ MONEY

Friday, March 30, 2012 9:32 AM

From: "MIG Capital" <cm@migcapital.com>

To: "Steve" <stephen.jonas@sbcglobal.net>

Steve,

I still have that available for you.

Thanks